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# **HOUSING PROGRAMMES FOR SCHEDULED CASTES IN U.P.: PROGRESS AND PROBLEMS**

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Introduction

Housing alongwith food and clothing is regarded as a basic human need. As such housing condition is an important indicator of the level of living of the people. Today the importance of housing is universally acknowledged not only for its contribution to the living condition but also as a factor affecting the productivity and morale of the people. It has been rightly observed in NSS Report on Housing Conditions that : "Housing condition and related facilities determine the immediate environment of man. The development of physical and mental potentialities is in turn influenced by the environment in which he lives. Housing condition is, therefore, recognised as an important indicator of level of living."<sup>1</sup>

Investment in housing is an important component of investment in human capital since it is now recognised that poor housing conditions "tend to undermine both public health and public morale which in turn are powerful determinants of economic development."<sup>2</sup>

1. The National Sample Survey, Seventh round, 'A Preliminary Report on Housing Conditions', Number 26, March 1954, p.a.
2. U.N., ECAFE, "Review of the Social Situation in ECAFE Region, "Economic Bulletin for Asia and the Far East, Vol. XVI, No.1, June 1965, p.37.

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### Housing Problems of the Scheduled Castes

It is well known that the housing problem in India has assumed very serious dimensions both in the rural and the urban areas. Not only there is an acute shortage of houses in the country, the quality of housing is also very poor and a large proportion of houses do not have even the basic amenities such as water and sanitation facilities.

Though the housing problem has adversely affected all sections of the society, it is particularly serious in the case of the economically and socially weaker sections specially the Scheduled Castes. The situation is even more deplorable in the rural areas where the majority of the Scheduled Caste population lives.

The scheduled castes which are known to be economically the poorest section of the rural society do not have enough financial resources to build or improve their houses. Moreover they are subject to social and economic exploitation.<sup>3</sup> Their colonies are usually segregated from other residential areas and are often at a distance from the main village settlements. It is also generally found that the areas in which scheduled castes live are not provided with common facilities like drinking water, electricity etc. The situation is even worst in case of the landless agricultural workers belonging to the Scheduled Castes

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<sup>3</sup>Cf. O.D. Heggade, p.4.

who do not possess even a small piece of land to build their own houses.

The Commissioner for Scheduled Caste and Scheduled Tribe, Government of India in its 23rd Annual Report made the following important observations in this connection : "In case of Scheduled Castes, the problem has been particularly acute on account of their poor financial position and prevailing social prejudices. At times the persons belonging to these communities were reduced to the position of virtual serfs, their huts happened to be constructed on the fields of their employers and they had to submit to dictates of feudal elements".

The above discussion clearly establishes the need for special efforts for improving the housing condition of the Scheduled Castes. Recognising this need same efforts have been made in this direction both by the Central and the State governments and separate organisations to provide housing facilities to the Scheduled Castes. In this paper we have critically examined the progress of the housing programmes for the rural poor in U.P., with special attention to the activities of the Harijan Evam Nirbal Varg Avas Nigam. Certain suggestions to improve the working of the programme have also been made in the end.

#### Dimensions of the Problem

Uttar Pradesh has the largest concentration of Scheduled Castes population in the country. In 1981 the total Scheduled

Castes population of U.P. was 2.35 crores of which 2.1 crores live in the rural areas constituting 23 per cent of total rural population. There are no precise estimates of the shortage of housing for the Scheduled castes however, we can have a rough idea of the dimension of the problem from the following facts. According to the estimates of the National Building Organisation the shortage of housing units in rural, U.P. was 24.52 lacks in 1981.<sup>4</sup> Assuming that the shortage for the scheduled castes was the same proportion as for the total population, the housing shortage for the Schedules Caste in rural U.P. may be put at 5.64 lacks. Moreover the shortage of housing increasing over time because of rapid population growth which was as high as 26.44 per cent between 1971-81 for Scheduled Castes in rural U.P. comes to 6.10 lacks assuming one house for six persons the additional requirement of dwelling this requires annual investment of Rs.180 crores, a part from the amount needed for repairs and improvements of the existing houses.

This compares with the modest allocation of Rs.18 crores for rural housing in Sixth Five Year Plan under minimum needs programmes in U.P.

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<sup>4</sup>Mongia, J.N., Housing in India, India's Economic Affairs, Research Monograph - 3, Neeru Enterprises, New Delhi-p.12.

### Housing Programmes for the Rural Poor

Rural housing did not receive adequate attention under various plans. A modest beginning in this respect was made in the year 1957 when village housing project scheme was launched for building houses for the poor. Financed largely by Central assistance.<sup>5</sup> Under this scheme 2934 houses were constructed upto the end of Fourth Five Year Plan in U.P. and expenditure on this scheme was Rs.67.90 lakhs. However, the scheme has been more or less abandoned since the plan.

Greater attention is being paid to the problem of housing for the rural poor since the Fourth Plan. Two types of schemes are in operation in Uttar Pradesh and other states in this regard- (a) Allotment of house sites and (b) Financial help for house construction for which special organisations have been established. The progress of these programmes in U.P. has been discussed below :

#### Allotment of House Sites

Housing activity for the rural poor got a big boost by the launching of Minimum Needs Programme launched on Fifth Five Year Plan, which gave a high priority to housing activities like allotment of house sites(7) assistance for house construction and development of house sites. The programme was likely to

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<sup>5</sup> O.D. Heggade, "Housing the Rural Poor", Kurukshetra, Vol. XXXI, No.13, April 1-15, 1983, New Delhi, p.6.

benefit mainly the scheduled caste population which constitutes the bulk of agricultural labour. An expenditure of Rs.97.77 lakhs was made during first two years for housing programmes under M.N.P. in U.P., which was increased to Rs.297 lakhs at the end of Fifth Plan. Further an inflated amount of Rs.2800 lakhs was allocated under this programme during Sixth Plan. The target of number of house sites to be allotted to landless families was put at 12,12,014 in Fifth Plan and 50,000 in Sixth Plan.

The progress of the programme is encouraging in U.P. both in respect of financial and physical achievements. The year-wise progress under the programme in U.P. has been shown in Table 1. A total of 15.4 lakhs house sites have been distributed in the State. In addition 57,910 houses have also be constructed and 1.1 lakh house sites developed. It is also gratifying that over 80 per cent of the house site allotted in U.P. were in favour of the Scheduled castes. Thus 12 lakhs Scheduled Caste families have benefited under the programme so far which constitute 18.46 per cent of total Scheduled Caste families in U.P.

The distribution of land for house sites were mainly in favour of SC and ST. But unfortunately on these lands most of them could not build their houses. It was reported that "About 2.58 lakhs allottees had been able to put up their houses in U.P. out of a total number of allottees, exceeding 12 lakhs". This means that only 22 per cent allottees were able to construct their houses.

Table 1 : Progress of Rural Housing Under Minimum Needs Programme in U.P.

Year	Actual expenditure on rural housing (in Rs.lakhs)	Achievement		
		Allotment of house sites (in number)	Construction of houses (in number)	Development of House sites (in number)
1974-75	23.06	9,75,000	Nil	Nil
1975-76	74.71	2,25,000	Nil	Nil
1976-77	102.50	12,000	Nil	Nil
1977-78	60.50	Nil	Nil	50,000
1978-79	270.00	6,865	Nil	Nil
1979-80	599.00	17,480	1793	30,000
1980-81	299.97	98,847	18648	Nil
1981-82	299.00	1,15,459	20934	Nil
1982-83	353.85	88,916	16535	30,000
Total upto March'83	2082.59	15,39,567	57910	1,10,000

Source : Computed from Annual Plans of U.P.

The slow progress of house construction on allotted lands may be due to the following : distributed lands were not suitable for the house construction - in detail these lands were under low line areas, marshy lands, hill terrain lands, problem to get building material locally : these allotted lands were far from habited villages, weak financial position, delay in getting loan or subsidy from bank and government, possession on land sites, lack of cooperation on governmental and public level, lack of infrastructure facilities on these areas where the land were

allotted etc.<sup>6</sup>

#### Activities of the Harijan Evam Nirbal Varg Avas Nigam

Upto 1975 rural housing activities of the weaker section was seen by the Directorate of Harijan and Social Welfare Department. Since, 1976, this work has been entrusted to the Harijan Evam Nirbal Varg Avas Nigam. The Nigam's head office is located in Lucknow with its branches in Malihabad block (Lucknow) and Shankergarh block in Allahabad. The functions of the Nigam include :

- a. Financial assistance for house construction,
- b. development of house-sites,
- c. repairing of houses,
- d. hostel construction, and
- e. other programmes

The progress of these programmes has been discussed below :

##### (a) Assistance of House Construction

After getting the house site, it is difficult to construct a house/hut by the weaker section on that due to financial crises. Nigam has provided financial assistance to the house site allottees who were unable to construct their houses/huts.

The \_\_\_\_\_ for plains and hill was Rs.1,000 and Rs.1,600 respectively which was revised in 1980 and raised to Rs.2,000 in plain and Rs.3,000 in hill, rest of the amount is made available through banks.

<sup>6</sup> Report of the Commissions for Scheduled Castes and Scheduled Tribes, Part I(24th report), 1975-76 & 1976-77, Ministry of Home Affairs, New Delhi, p.134.

It is evident from Table 2 that out of the total budget allocation of Rs. 253.838 lakhs the largest share was claimed by the hill region, followed by the eastern, western, central and Bundelkhand regions but the percentage of actual utilisation was highest in western region, followed by hill, eastern, central and Bundelkhand regions. The western region which is second most populated region of SC/ST population has highest percentage of budget utilization while the hill region which claim only 4.03 per cent of SC/ST population has second highest utilization of budget allocation.

The remarkable feature of expenditure pattern among the different regions of U.P. reveals that although hill region claimed the largest share of 25.66 per cent of total budget allocation even though its utilization was only 40.56 per cent contrary the western region which has 18.17 per cent of the total budget allocation could utilized the maximum 47.69 per cent. The achievements of physical targets also show the similar trends. This indicates that although the government in recent year is mobilizing its efforts to develop housing in hill areas but the effort are still constrained.

#### Development of House Sites

Before coming into existence of the Nigam this work was done by the Rural Engineering service under the direct supervision of government in the Rural Development Department. Upto 1975 about 20,000 house sites were developed at a cost at Rs. 25.74 lakhs. Later on the work was entrusted to the Harijan Evam Nirbal Varg Avas Nigam.

Table 2 : Progress of House Construction Scheme  
upto May 1982

(Figures in Nos.) (Rs.in lakhs)

Regions	ST/SC Pop- ulation as % age of U.P. 1981	Budget alloca- tion	Actual achie- vement	Per- centa- ge ach- ievement	Target	Physi- cal achie- vement	Percen- tage achieve- ment
Western	31.10	46.160 (18.17)	22.137	47.96	3388	1405	41.47
Eastern	37.11	58.650 (23.08)	15.827	26.99	1354	1036	23.79
Central	21.89	31.410 (12.37)	5.813	18.70	2196	315	14.34
Bundelkhand	5.87	8.700 (3.42)	1.749	20.10	623	90	14.45
Hill	4.03	65.146 (25.66)	26.422	40.56	2680	1108	41.34
Total	-	210.066 (82.76)	72.008	34.28	13241	3954	29.86
Expenditure on pilot projects	-	43.772 (17.24)	31.807	72.67	1711	1141	66.69
Grand Total	100.00	253.838 (100.00)	103.815	40.90	14952	5095	34.08

Source : Harijan Eevam Nirbal Varg Avas Nigam, Lucknow,  
July 22, 1982.

Table 3 shows the progress of housesites development programme. The Nigam has expended only Rs.1.955 lakhs in various regions of U.P. to develop the house sites, though the allocation was Rs.36.532 lakhs.

Table 3 : Progress of Development of House Sites  
Upto May 1982

(Figures in Nos.) (Rs.in lakhs)

Region	SC/ST Popula- tion as % of U.P. 1981	Budget Allocations	Actual achie- vement	Percen- tage achieve- ment	Target	Physi- cal achiev- ment	Percen- tage achiev- ment
Western	31.10	6.580 (18.01)	0.400	6.08	1256	80	6.37
Eastern	37.11	7.525 (20.60)	0.350	4.65	1565	70	4.47
Bundelkhand	5.87	1.500 (4.11)	0.120	8.00	300	24	8.00
Central	21.89	4.775 (13.07)	1.085	22.72	955	205	21.47
Hill	4.03	16.152 (44.21)	-	-	3092	-	-
Total	100.00	36.532 (100.0)	1.955	5.35	7168	379	5.29

Source : Harijan Evam Nirbal Varg Avas Nigam,  
Lucknow, July 22, 1982.

Out of the total budget allocation for SC housing the 44.21 per cent was allocated to the hill region whereas the proportion of SC population in this region was only 4.03 per cent. Moreover the

eastern region which has largest share of SC population in U.P. got only 20.60 per cent of the total budget allocation. This implies that the population as a criteria in the allocation of budget of SC housing (development of house sites) was completely ignored. The actual expenditure of the total budget allocation also reveals a decimal picture. For instance in the hill the percentage of actual expenditure of the total budget allocation was totally nil although the allocation of budget was highest in this region. Similarly in the eastern region the percentage of actual expenditure was lowest i.e. 4.65 per cent while this region was second in order of allocation of budget. The target for house site development also corresponds with the budget allocation but again the achievement is very poor i.e. only 5.29 per cent in the U.P. In eastern region again, the achievement of the target was lowest which was below even the state average.

In hill region highest fund has been allotted for this work but unfortunately it did not expend on development of sites. The detailed data of this table showed that 4.238 house sites for development had not been touched which is 60 per cent of the total. The cause behind the slow progress is that the Nigam took up the development of only such sites on which they proposed to construct houses or colonies.

The norm for expenditure on development of house sites, which includes levelling and development of sites, construction of link road, drains and other items of common utility such as

provision of drinking water etc. was fixed at the rate of Rs.150 per house sites.

(c) Repairing of Houses

This programme was introduced in 1980. House needs repair after construction of two or three years. To maintain a house it is good programme for SC because they are not able to maintain it without any financial assistance. To think over it Directorate run this programme. In the year 1980-81 Harijan Avam Nirbal Avas Nigam received grant from Directorate of Rs.1.00 lakh for plains and Rs.1.00 lakh for hill areas.<sup>7</sup> In 1981-82 this amount raised to Rs.5.00 lakhs for plains and Rs.5.10 lakhs for hill areas. The beneficiaries figures are not available.

(d) Hostel Construction

This programme was related with Rural Engineering Services upto 1978-79. Subsequently the Harijan Evam Nirbal Varg Avas Nigam took up this scheme and Hostels were constructed for SC in many districts of U.P. In fact Directorate is constructing hostel through Nigam, charging 15 per cent of the total expenditure. After completion of hostel the Nigam handover it to the Directorate. Then Directorate may allot it to the student of any class at its own discretion. The duration of completion is one year.

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<sup>7</sup> Bulletin, Directorate Harijan and Social Welfare, U.P., 1980-81, p.22.

The cost of each hostel is about Rs.5.5 lakhs with the capacity of is 48 students. The Nigam has completed 33 hostels for boys and girls in various districts of U.P. which was 4.97 per cent of the fixed targets of 164 hostels.

(e) Other programmes

The Nigam is now undertaking the following construction works besides the above mentioned, to improve its financial condition.

(i) Additional work which has been taken by the Nigam include the construction of the buildings for Finance Development Corporation, Kanpur University, Medical Department, State Handloom Corporation, Agricultural University, Faizabad etc.

(ii) The Nigam has completed the construction of 500 shops under the special component plan for SC and additional 600 shops are under construction.

Suggestions and Recommendations

(i) Uttar Pradesh stands first in terms of total population as well as Scheduled Castes and Scheduled Tribes in India and ranks second in terms of Geographical area. To cover the housing programmes for Scheduled Caste two offices of Nigam are highly inadequate to cater the housing needs of Scheduled Caste population. Therefore, in order to bring out the larger SC population which is scattered in different pockets of U.P. it is imperative to open at least one branch at each district head-quarter of the State.

(2) To remove the housing shortage we have to involve voluntary organisations.

(3) It is also a good ideas that every government department should participate to improve the Scheduled Castes' position in the society. They must come forward and chose one programme related with their own programmes and get allocate fund in their own budget.

(4) Keeping in view that a good house can be constructed for not less than Rs.4,000 to Rs.6,000, it is also suggested by the commission's report for SCs and STs that amount upto 75 per cent may be granted as subsidy and remaining 25 per cent as interest free loan repayable in 20 yearly instalments.

(5) The funds are very less utilized therefore physical target is also not achieved. The main causes of this failure are lack of cooperation by governmental departments, lack of public cooperation etc.

We should also try to improve financial condition of SC. Occupational mobility of SC should also be promoted, so that they may financially better off.

(6) It was stressed in commission's report 1960-61 that segregation of Scheduled Caste persons in separate colonies must be avoided. Again in commission's 1970-71 report, it was recommended that in order to ensure against segregation of the SC communities, when any housing scheme was taken up for these people suitable percentage, say 10 per cent of houses should be

earmarked for non SC communities. While in the general housing schemes also some houses must be reserved for Scheduled Caste communities.

(7) It is suggested that house sites may be acquired in or around the same villages. The land should not be lowlying and must be suitable for dwelling purposes.

(8) In order to minimise delay in allotment of house sites it is necessary that the procedure of acquisition of land for Scheduled Castes and Scheduled Tribes should be simplified.

(9) It is suggested the size of the house sites allotted to SC and ST persons should in no case be less than 100 sq.yards.

(10) A large number of the new allottees of house sites consisted of persons who were in such a weak financial position that it was not possible for them to raise structures on the sites allotted to them. To improve the financial condition suitable programmes may be framed to give financial assistance to the allottees.

(11) The house sites allotted to scheduled castes sometime, remain vacant for long period and the real purpose of allotting the same is lost.

(12) At the time of allotment of house sites adequate care has to be taken to see that the beneficiaries are in genuine need of these and the possession of the sites is also given to allottees. Quite a large number of house sites allotted in the past have not been put to any use by the allottees.

(13) It may be concluded that keeping in view the poor economic conditions of SC their colonies should also be provided with facilities like provision of drinking water, electricity, schools, communication and health facilities.

The problem of rural housing is diverse in nature and enormous in magnitude. It has grown over the years due to rapid increase in population on the one hand and low rate of new construction on the other. There is acute shortage of housing in rural area. To remove this housing shortage we have to involve voluntary organisations.

In short, no programme can ever satisfy all the housing needs of the rural areas with concrete and bricks. First of all, there is no money for this and, secondly there is scarcity of such materials. Therefore, the main criteria for housing in rural areas should be economy in construction and use of local materials. A third criterion is that programmes should be non-parternalistic in approach. Many Programmes have failed mainly because they were parternalistic. If anything is to be achieved on a large scale, it must be done by the people; government can only give leadership and initiative. Skill and specialised labour should not be handicaps. Rural housing programmes should then use least specialised skills and the technology must be such that is locally available and the villagers can participate effectively. It must be remembered that labour is only thing they can save and contribute.<sup>8</sup>

<sup>8</sup> B.S. Bhoostan, "Building in Mud", Seminar, July 1978, No. 227, p.21.